

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

RYAN DOUGLAS CARROLL  
DESIREE MARIE CARROLL  
Debtor(s)

Case No. 19-10445-PMM

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/25/2019.
- 2) The plan was confirmed on 09/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/23/2023.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,429.20.
- 10) Amount of unsecured claims discharged without full payment: \$120,853.75.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,604.12
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$8,604.12**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,878.71
Court Costs	\$0.00
Trustee Expenses & Compensation	\$739.18
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,617.89**

Attorney fees paid and disclosed by debtor: \$3,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	23,324.00	22,480.13	NA	0.00	0.00
AMERICAN EDUCATION SERVICES	Unsecured	NA	645.21	645.21	73.45	0.00
BANK OF AMERICA	Secured	16,963.00	16,280.84	NA	0.00	0.00
CAPITAL ONE	Unsecured	827.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	6,800.00	6,800.14	6,800.14	773.87	0.00
CITI/SEARS	Unsecured	7,337.00	NA	NA	0.00	0.00
CITIBANK/HOME DEPOT	Unsecured	4,564.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	3,858.64	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	5,225.00	5,225.99	5,225.99	594.74	0.00
DISCOVER BANK	Unsecured	NA	2,622.71	2,622.71	298.41	0.00
DISCOVER FINANCIAL	Unsecured	3,027.00	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	4,655.00	4,005.35	NA	0.00	0.00
LEHIGH VALLEY HEALTH NETWORK	Unsecured	2,497.91	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,147.00	4,199.89	4,199.89	477.95	0.00
LVNV FUNDING LLC	Unsecured	NA	802.62	802.62	91.26	0.00
LVNV FUNDING LLC	Unsecured	4,266.00	4,266.24	4,266.24	485.48	0.00
M&T BANK	Secured	169,075.00	167,390.73	1,475.86	1,475.86	0.00
PNC BANK	Unsecured	3,065.00	3,065.89	3,065.89	348.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,935.00	5,897.41	5,897.41	671.14	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,170.00	2,132.80	2,132.80	242.74	0.00
RESURGENT ACQUISITIONS LLC	Unsecured	8,000.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,150.96	3,257.80	3,257.80	370.74	0.00
US DEPARTMENT OF EDUCATION	Unsecured	49,885.00	50,302.55	NA	0.00	0.00
WELLS FARGO	Unsecured	NA	717.87	717.87	81.71	0.00
WELLS FARGO	Unsecured	1,078.00	NA	NA	0.00	0.00
WELLS FARGO	Secured	NA	361.03	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,475.86	\$1,475.86	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,475.86</b>	<b>\$1,475.86</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$39,634.57</b>	<b>\$4,510.37</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,617.89</u>
Disbursements to Creditors	<u>\$5,986.23</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$8,604.12</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2024

By: /s/ Scott F. Waterman

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.